



Personal Solutions for Unique Financial Needs

Oxford Harriman & Company and our clients. A strategic collaboration designed to help investors accumulate, preserve and transfer wealth through a collaborative and strategic approach.

Not just wealth management...non-discriminatory wealth management. Our private wealth management clients are selected based on the unique financial needs of their families, as opposed to specific targets for net worth. Many practices require private wealth management relationships to include only those families with a minimum net worth of \$5,000,000 to \$25,000,000. Not at Oxford Harriman & Company.

We believe the decision to use sophisticated wealth management strategies should be a collaborative decision between client and advisor. As a result, we are capable of implementing strategies once only available to the “ultra-wealthy” for individuals and families who feel they require this type of service.

Our consultative approach to each relationship begins with understanding your unique financial needs, including your goals and tolerance for risk.

Each private wealth management relationship includes a strategic focus in the three core areas that define the progression of most investor’s financial lives: wealth accumulation, wealth conservation and wealth transfer.

More focused initiatives include risk and investment management and liquidity planning through alternative investments, charitable giving, access to banking through Wells Fargo affiliates and corporate executive services.

For a more extensive list of private wealth management services, please see the reverse side of this document.

ABOUT WELLS FARGO ADVISORS FINANCIAL NETWORK

For more than 25 years, Wells Fargo Advisors Financial Network, the independent contractor business model of Wealth & Investment Management (WIM), has offered financial advisors more control, flexibility, and growth around business ownership as well as support from one of the nation’s largest financial institutions. WIM offers financial products and services through bank and brokerage affiliates of Wells Fargo & Company.

www.wfafinet.com

Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN), Member SIPC. Oxford Harriman & Company is a separate entity from WFAFN. Oxford Harriman & Company is a separate entity from Wells Fargo Advisors Financial Network.

Oxford Harriman Offices

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 Lorain, Ohio
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 Mentor, Ohio
 Newport News, Virginia
 Newton, Pennsylvania
 Park Avenue, New York
 Rhinebeck, New York
 Sarasota, Florida
 Saratoga County, New York
 Short Hills, New Jersey
 St. Joseph, Michigan
 Syracuse, New York
 Westlake, Ohio
 White Plains, New York
 Wilkes-Barre, Pennsylvania
 Woodcliff Lake, New Jersey
 Wyomissing, Pennsylvania

PRIVATE WEALTH MANAGEMENT & CLIENT SERVICES

- 🌀 **Asset Allocation**
- 🌀 **Asset Management**
- 🌀 **Alternative Investments**
 - Charitable Gift Funds
 - Exchange funds
 - Hedge Funds
 - Managed Futures
 - Private Equity
 - REITS
- 🌀 **Cash Management Services**
- 🌀 **Charitable & Philanthropic Services**
- 🌀 **Equity & Fixed Income Research**
- 🌀 **Equity & Fixed Income Trading**
- 🌀 **Education Planning**
- 🌀 **Estate Planning Strategies**
- 🌀 **Investment & Strategic Planning**
- 🌀 **Insurance Planning & Evaluation**

Services

- 🌀 **Institutional Consulting**
 - Endowments
 - Foundations
- 🌀 **Mutual Fund Research & Evaluation Services**
- 🌀 **Retirement Planning**
 - Corporate/Business Retirement Plans
 - Individual Retirement Accounts
- 🌀 **Through our Wells Fargo affiliates, you have access to banking services, including:**
 - Securities-based lines of credit
 - Residential mortgages
 - Home-equity financing
 - Small-business financing
 - Credit Cards

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Wells Fargo and its affiliates do not supply legal or tax advice. Transactions requiring tax consideration should be reviewed carefully with your accountant or tax advisor.

Alternative investments, such as hedge funds, funds of hedge funds, managed futures, private capital, real assets and real estate funds, are not appropriate for all investors. They are speculative, highly illiquid, and are designed for long-term investment, and not as trading vehicle. These funds carry specific investor qualifications which can include high income and net-worth requirements as well as relatively high investment minimums. The high expenses associated with alternative investments must be offset by trading profits and other income which may not be realized. Unlike mutual funds, alternative investments are not subject to some of the regulations designed to protect investors and are not required to provide the same level of disclosure as would be received from a mutual fund. They trade in diverse complex strategies that are affected in different ways and at different times by changing market conditions. Strategies may, at times, be out of market favor for considerable periods with adverse consequences for the fund and the investor. An investment in these funds involve the risks inherent in an investment in securities and can include losses associated with speculative investment practices, including hedging and leveraging through derivatives, such as futures, options, swaps, short selling, investments in non-U.S. securities, "junk" bonds and illiquid investments. The use of leverage in a portfolio varies by strategy. Leverage can significantly increase return potential but create greater risk of loss. At times, a fund may be unable to sell certain of its illiquid investments without a substantial drop in price, if at all. Other risks can include those associated with potential lack of diversification, restrictions on transferring interests, no available secondary market, complex tax structures, delays in tax reporting, valuation of securities and pricing. An investment in a fund of funds carries additional risks including asset-based fees and expenses at the fund level and indirect fees, expenses and asset-based compensation of investment funds in which these funds invest. An investor should review the private placement memorandum, subscription agreement and other related offering materials for complete information regarding terms, including all applicable fees, as well as the specific risks associated with a fund before investing.



Lending and other banking services available through Wells Fargo Advisors (NMLS UI 2234) are offered by banking and non-banking subsidiaries of Wells Fargo & Company, including, but not limited to Wells Fargo Bank, N.A. (NMLSR ID 399801), and Wells Fargo Home Mortgage, a division of Wells Fargo Bank, N.A. Certain restrictions apply. Programs, rates, terms, and conditions are subject to change without advance notice. Products are not available in all states. Wells Fargo Advisors is licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act and the Arizona Department of Financial Institutions (NMLS ID 0906158). Wells Fargo Clearing Services, LLC, holds a residential mortgage broker license in Georgia and is licensed as a residential mortgage broker (license number MB2234) in Massachusetts.